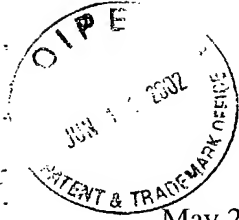


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GOODWIN | PROCTER



May 22, 2002

Alison Kessler  
akessler@goodwinprocter.com

Goodwin Procter LLP  
Counsellors at Law  
Seven Becker Farm Road  
Roseland, NJ 07068  
T: 973-992-1990  
F: 973-992-4643

COPY OF PAPERS  
ORIGINALLY FILED

**Via First Class Mail**

Box Missing Parts  
Assistant Commissioner for Patents  
Washington, DC 20231

Re: Serial No.: 10/086,793  
Applicant: Paul Turgeon  
Filing Date: March 1, 2002  
Title: System and Method for Performing Secure Remote Real-Time  
Financial Transactions over a Public Communications  
Infrastructure with Strong Authentication  
Attorney Docket No.: 044624-15-CIP


**TRANSMITTAL LETTER**

Dear Sir:

Enclosed for filing in the above-referenced application are the following:

1. Reply to Notice to File Missing Parts of Application;
2. Petition for Extension of Time;
3. Power of Attorney;
4. Preliminary Amendment, and
5. Return Receipt Postcard.

Respectfully submitted for Applicant,

  
Alison Kessler  
Reg. No. 47,703

ABK:EIT:lm  
Enclosures

LIBNJ/1093656.1

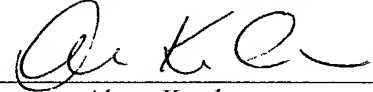
B

**CERTIFICATE OF MAILING****COPY OF PAPERS  
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I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to Box Missing Parts, Assistant Commissioner for Patents, Washington, D.C. 20231.

5/22/02

Date of deposit



Alison Kessler

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Re Application of:

Inventor: Paul Turgeon  
Serial No.: 10/086,793  
Filed: March 1, 2002  
Title: System and Method for Performing Secure Remote Real-Time Financial Transactions Over a Public Communications Infrastructure with Strong Authentication

Attorney Docket No.: 044624-15-CIP

**REPLY TO NOTICE TO FILE MISSING PARTS OF APPLICATION**

Box Missing Parts  
Assistant Commissioner for Patents  
Washington, DC 20231

Dear Sir:

In response to the Notice of File Missing Parts of Nonprovisional Application dated March 19, 2002, the Applicant submits the following items:

1. Executed Declaration and Power of Attorney;
2. Surcharge fee of \$130.00 for filing the declaration on a date later than the filing date of the application;
3. Substitute claims with proper line spacing; and

4. A copy of the Notice to File Missing Parts of Nonprovisional Application.

As indicated on the Notice to File Missing Parts, a substitute specification in compliance with 37 CFR 1.52 should be submitted because line spacing on the specification, claims or abstract is not 1-1/2 or double spaced. Since only the claims do not have proper line spacing, only substitute claims are submitted herewith.

A one-month extension of time to respond to the Notice to File Missing Parts is respectfully requested. A Petition for Extension of Time Under 37 C.F.R. 1.136(a) is being filed concurrently together with the appropriate fee.

Authorization is hereby granted to charge the surcharge fee of \$130.00 and any deficiency in fees to Goodwin Procter LLP Deposit Account 06-0923. A copy of this letter is enclosed for accounting purposes.

Respectfully submitted,



Alison Kessler  
Reg. No. 47,703  
Goodwin Procter LLP  
7 Becker Farm Road  
Roseland, NJ 07068  
(973) 992-1990



UNITED STATES PATENT AND TRADEMARK OFFICE

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COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|---------------------|-----------------------|------------------------|
| 10/086,793         | 03/01/2002          | Paul Turgeon          | 044624-15-CIP          |

CONFIRMATION NO. 1539

24964  
GOODWIN PROCTER & HOAR LLP  
7 BECKER FARM RD  
ROSELAND, NJ 07068

FORMALITIES LETTER



\*OC000000007670209\*

Date Mailed 03/19/2002

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

### Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment.

- A substitute specification in compliance with 37 CFR 1.52 because
  - Line spacing on the specification, claims, or abstract is not 1-1/2 or double spaced  
(See 37 CFR 1.52(b))

06/17/2002 AOSMAN1 00000070 060923 10086793

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*A copy of this notice MUST be returned with the reply.*

Customer Service Center  
Initial Patent Examination Division (703) 308-1202



PART 2 - COPY TO BE RETURNED WITH RESPONSE